

HABITAT FOR HUMANITY SUSQUEHANNA'S

# ANNUAL REPORT FY2024

July 1, 2023 - June 30, 2024

Helping more families build strength, stability and independence.



On November 1, 2023, we marked our 30 year anniversary as a non-profit serving residents of Harford and Cecil Counties who live in substandard conditions. The 2024 poverty guideline for a family of four is \$31,200. Households earning as low as \$35,000 are eligible for our Homeownership Program.

We had multiple applicants to our Homeownership Program who were homeless or at risk for homelessness. Some of our homebuyers were victims of domestic abuse. Many of our partner families have frequently moved from place to place, dependent on the kindness of others. All demonstrated the need for a safe, decent home that they could afford. We serve those who are the most likely to be at-risk for homelessness by providing permanent shelter.

During FY 2024, 100% of our homeowners were single mothers and 25% of our homeowners were African American, 50% Caucasian and 25% Hispanic.

Total Revenue \$5,224,187 Total Assets \$9,892,435 Program
Service Expense

Management & Fundraising Expense \$722,831

\$4,192,533



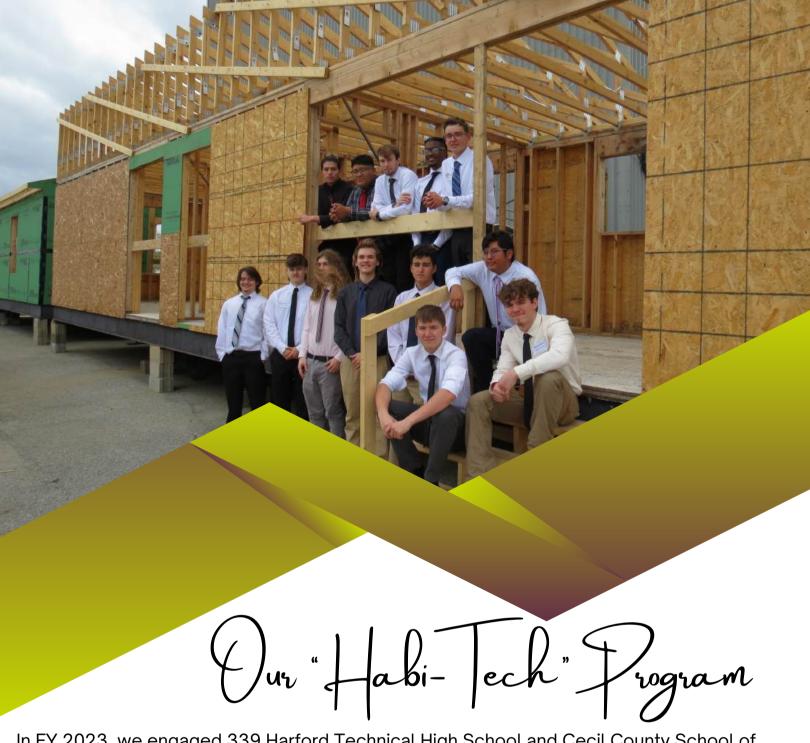
In FY 2024 alone we received 155 Homeownership Program interest forms.

Of our FY 2024 homeownership applicants, 7 were homeless, 36 reported living in a temporary housing situation, 73 had health or structural issues in their rental home, and 325 children were represented.

Many of these applicants moved on to participate in our Financial Literacy Program.

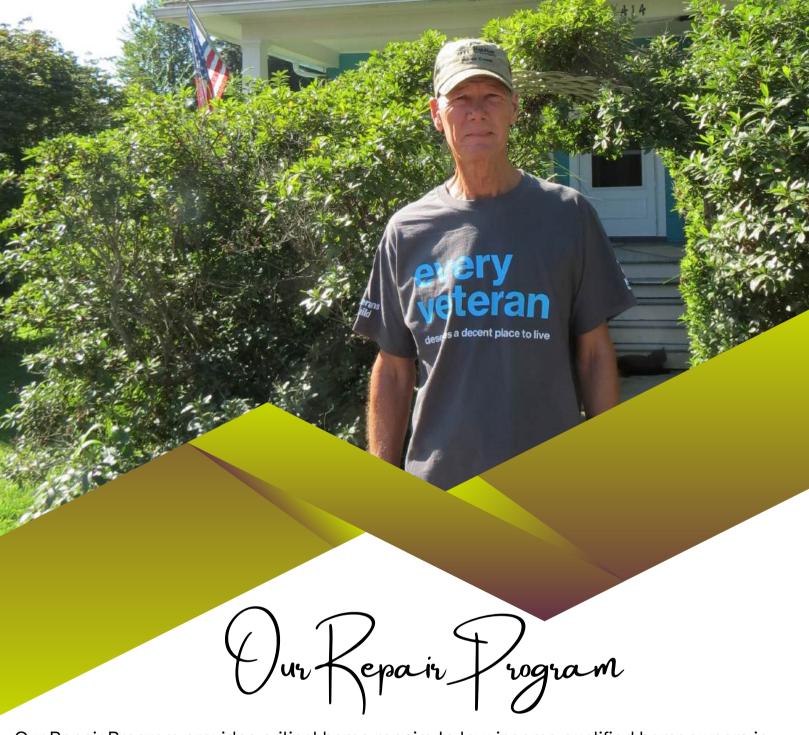
 $^{\star}$ Two of the homes we built/rehabbed went to the final closing/transfer at the beginning of the new fiscal year.

New construction added \$913,311 to the local economy. Six\* homes were built/rehabbed during the fiscal year.



In FY 2023, we engaged 339 Harford Technical High School and Cecil County School of Technology students in Habitat homebuilding and STEM education through our "Habi-Tech" Program, a partnership between Habitat Susquehanna and the two technical high schools.





Our Repair Program provides critical home repairs to low-income qualified homeowners in Harford and Cecil counties to allieviate health and safety issues, such as floors, walls, roofs, HVAC, plumbing, electrical, and accessibility needs & modifications.

In FY 2024, we completed critical home repairs for 27 households. Most of the applicants were seniors, helping them remain safely in their homes.





A total of 1,352 individuals contributed 21,205 volunteer hours across our build sites, the Aberdeen ReStore, and our home office. Construction volunteers play a vital role in keeping build costs affordable for homebuyers by reducing labor expenses. ReStore volunteers are essential to store operations, assisting with tasks such as accepting donations, pricing items, and restocking shelves, which helps to minimize operating costs and maximize proceeds for our mission. Board, committee, and office volunteers provide behind-the-scenes guidance and support that are critical to the success of our organization





Habitat for Humanity ReStores are home improvement stores and donation centers. They sell new and gently used furniture, appliances, home goods, building materials, and more.

Our Aberdeen ReStore generated \$1,022,748 in sales and all profits went back into our mission. At the beginning of 2024, it started selling clothing which contributed to additional revenues for the ReStore. Our ReStore would not succeed without generous donations from the community.





In support of Habitat's global ministry, we tithe to countries overseas to help fund building homes.

At the beginning of FY24, we added Myanmar to those countries we supported, along with Kenya, Haiti, and Malawi. Since we began tithing in 1995, our lifetime tithe stood at approximately \$855,000, which served 202 international families.

In the fall of 2023, our Executive Director, Yvonne Golczewski, was honored to have been invited, along with representatives from other Habitat affiliates, to a Tithe Champions Trip to Kenya. She was able to meet one of the Habitat partner families supported by Habitat Susquehanna's tithing to overseas affiliates, and took part in volunteering at a house build site. (Yvonne helped shovel sand and bring water to be mixed with gravel and cement mix to make the foundation.)

In March 2024, the CEO of Habitat for Humanity International, Jonathan Reckford, presented the Malachi 3:10 Award to Ms. Golczewski during the Habitat for Humanity's 2024 Affiliate Conference. The Malachi 3:10 Award recognizes U.S. affiliates who have contributed to Habitat's global mission of a lifetime tithe totaling \$500,000 or more.



Thank you to all of our supporters who helped us build, renovate and repair homes in Harford and Cecil Counties this past fiscal year. Thank you for supporting the need for affordable housing opportunities in our community. You have helped Habitat Susquehanna open doors for more than 30 years, and are the hearts and hands of Habitat's vital work.

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